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# family economics. review

Consumer and Food Economics Research Division  
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UNITED STATES DEPARTMENT OF AGRICULTURE

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## A LOWER MORTGAGE RATE?

Interest rates on home-mortgage loans are lower than they were a year or so ago. Families who bought a home when mortgage rates were at their peak may want to look into the possibility of obtaining a lower rate by making a new agreement with the original lender or by refinancing.

As an example, consider the savings possible in converting to a lower rate a \$20,000, 25-year mortgage at 9 1/2 percent on which payments have been made for 2 years. If this mortgage is continued in its present form, \$28,620 will be paid in interest over the next 23 years. If the approximate \$19,600 of principal now unpaid is paid off over the next 25 years with interest at 7 1/2 percent, the interest will amount to about \$23,850. This is a saving of \$4,770 or about 17 percent.

Under the original mortgage in this example, the family would be paying about \$175 per month in principal and interest. Under the new mortgage, monthly costs would be about \$145.

To determine the savings possible under a new mortgage agreement--

- Determine the interest that would accrue during the life of the present mortgage if it were to remain in effect. To do this, locate on table 1 the line describing the repayment period and the interest; also the column showing the years the mortgage has to run. At the intersection of this line and column is the amount of interest that will accrue per \$1,000 of mortgage face value. Multiply this figure by face value of the mortgage divided by 1,000.
- Determine the principal outstanding on the present mortgage, which is the amount to be refinanced. Using table 2, the method is the same as for determining the interest that will accrue.
- Determine the interest that will accrue under the proposed mortgage, going back to table 1.

In the example, we have assumed that the new mortgage will be for 25 years as was the original mortgage. It could be written for 23 years so that it would be paid off at the time the original mortgage would have been. In that case, the savings would be slightly larger and so would the monthly payments.

Any expenses involved in renegotiating a mortgage loan or refinancing with a new loan at a lower rate need to be considered in relation to the savings made on interest. A fee may be charged for making a change in the original agreement. There may be a penalty for prepayment of the original loan in order to refinance. There also may be other expenses such as a service fee to the new lender, a new title search, legal fees, or other charges. Sometimes these expenses may bring the cost so high it would not pay to refinance.

--Lucile F. Mork

Table 1.--Cost of interest for each \$1,000 of mortgage face value, by years yet to run

Repayment period and interest rate	30 yrs.	29 yrs.	28 yrs.	27 yrs.	26 yrs.	25 yrs.	24 yrs.	23 yrs.	22 yrs.	21 yrs.	20 yrs.	15 yrs.	10 yrs.	5 yrs.
	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
30-year mortgage														
10 percent-----	2,151	2,051	1,952	1,854	1,756	1,659	1,563	1,468	1,373	1,281	1,189	756	383	110
9½ percent-----	2,024	1,930	1,836	1,742	1,649	1,558	1,467	1,377	1,288	1,200	1,113	706	357	103
9 percent-----	1,891	1,802	1,713	1,624	1,537	1,450	1,364	1,279	1,195	1,113	1,032	650	327	93
8½ percent-----	1,767	1,682	1,598	1,515	1,432	1,350	1,270	1,190	1,111	1,034	958	602	302	86
8 percent-----	1,639	1,559	1,480	1,402	1,325	1,248	1,173	1,098	1,025	952	881	551	274	77
7½ percent-----	1,510	1,435	1,361	1,288	1,216	1,144	1,074	1,004	936	869	803	498	245	68
7 percent-----	1,389	1,319	1,250	1,182	1,115	1,049	983	919	856	794	733	452	221	61
6½ percent-----	1,269	1,204	1,140	1,077	1,015	954	893	834	776	719	663	407	197	54
6 percent-----	1,156	1,096	1,037	979	922	865	810	756	702	650	599	366	178	49
25-year mortgage														
10 percent-----	---	---	---	---	---	1,723	1,623	1,525	1,427	1,331	1,236	787	400	116
9½ percent-----	---	---	---	---	---	1,619	1,524	1,431	1,338	1,247	1,157	734	371	107
9 percent-----	---	---	---	---	---	1,511	1,421	1,333	1,246	1,160	1,075	677	340	96
8½ percent-----	---	---	---	---	---	1,410	1,326	1,242	1,160	1,079	999	627	313	88
8 percent-----	---	---	---	---	---	1,314	1,235	1,156	1,079	1,003	928	580	289	82
7½ percent-----	---	---	---	---	---	1,217	1,142	1,069	996	925	856	533	264	74
7 percent-----	---	---	---	---	---	1,119	1,050	981	914	848	784	485	239	67
6½ percent-----	---	---	---	---	---	1,022	958	894	832	771	711	437	213	58
6 percent-----	---	---	---	---	---	930	870	812	755	699	644	394	191	52
20-year mortgage														
10 percent-----	---	---	---	---	---	---	---	---	---	---	1,311	834	424	122
9½ percent-----	---	---	---	---	---	---	---	---	---	---	1,233	781	395	113
9 percent-----	---	---	---	---	---	---	---	---	---	---	1,158	731	368	106
8½ percent-----	---	---	---	---	---	---	---	---	---	---	1,082	680	341	97
8 percent-----	---	---	---	---	---	---	---	---	---	---	1,006	628	313	88
7½ percent-----	---	---	---	---	---	---	---	---	---	---	932	580	287	81
7 percent-----	---	---	---	---	---	---	---	---	---	---	859	531	261	73
6½ percent-----	---	---	---	---	---	---	---	---	---	---	788	485	237	66
6 percent-----	---	---	---	---	---	---	---	---	---	---	718	439	213	59

Note: Rounded to nearest \$1.

Table 2.--Amount of unpaid principal on each \$1,000 of mortgage face value, by years yet to run

Repayment period and interest rate	30 yrs.	29 yrs.	28 yrs.	27 yrs.	26 yrs.	25 yrs.	24 yrs.	23 yrs.	22 yrs.	21 yrs.	20 yrs.	15 yrs.	10 yrs.	5 yrs.
30-year mortgage														
10 percent-----	Dol. 1,000	Dol. 994	Dol. 988	Dol. 981	Dol. 974	Dol. 965	Dol. 956	Dol. 946	Dol. 935	Dol. 922	Dol. 908	Dol. 815	Dol. 661	Dol. 407
9½ percent-----	1,000	994	987	980	971	962	952	941	929	916	902	805	649	398
9 percent-----	1,000	993	986	977	968	959	948	936	923	909	894	792	633	384
8½ percent-----	1,000	992	984	975	965	955	943	931	917	902	886	780	620	374
8 percent-----	1,000	992	983	973	962	951	938	925	910	894	877	767	603	360
7½ percent-----	1,000	991	981	970	958	946	932	918	902	885	867	752	585	342
7 percent-----	1,000	990	979	967	954	941	926	911	894	876	857	738	569	330
6½ percent-----	1,000	989	977	964	950	935	920	903	885	866	846	723	552	316
6 percent-----	1,000	988	975	961	946	930	914	896	877	857	836	709	538	307
25-year mortgage														
10 percent-----	---	---	---	---	---	1,000	990	980	968	956	941	845	686	425
9½ percent-----	---	---	---	---	---	1,000	990	978	966	952	937	836	674	414
9 percent-----	---	---	---	---	---	1,000	989	976	963	948	932	826	659	399
8½ percent-----	---	---	---	---	---	1,000	988	975	960	944	927	816	647	388
8 percent-----	---	---	---	---	---	1,000	987	973	957	941	923	807	635	380
7½ percent-----	---	---	---	---	---	1,000	986	971	954	936	917	797	622	369
7 percent-----	---	---	---	---	---	1,000	985	968	951	932	911	786	608	356
6½ percent-----	---	---	---	---	---	1,000	983	966	947	927	905	774	592	341
6 percent-----	---	---	---	---	---	1,000	982	963	943	922	899	762	578	330
20-year mortgage														
10 percent-----	---	---	---	---	---	---	---	---	---	---	1,000	897	728	450
9½ percent-----	---	---	---	---	---	---	---	---	---	---	1,000	892	719	440
9 percent-----	---	---	---	---	---	---	---	---	---	---	1,000	887	710	432
8½ percent-----	---	---	---	---	---	---	---	---	---	---	1,000	881	700	422
8 percent-----	---	---	---	---	---	---	---	---	---	---	1,000	875	688	411
7½ percent-----	---	---	---	---	---	---	---	---	---	---	1,000	869	678	401
7 percent-----	---	---	---	---	---	---	---	---	---	---	1,000	862	666	389
6½ percent-----	---	---	---	---	---	---	---	---	---	---	1,000	856	656	380
6 percent-----	---	---	---	---	---	---	---	---	---	---	1,000	849	644	369

Note: Rounded to nearest \$1.

## SEASONAL VARIATION IN THE MONEY VALUE OF FOOD CONSUMED AT HOME BY URBAN, RURAL NONFARM, AND FARM HOUSEHOLDS

The seasons of the year have least effect on the money value of food consumed at home by urban households, somewhat more effect in rural nonfarm households, and most effect in farm households. But even in farm households, values per person in the high season, summer, were only 12 percent above the low season, fall, during the 12-month period April 1965 through March 1966 (table 1). <sup>1/</sup>

This is the period covered by the last nationwide household food consumption survey. In another time period, the absolute amount of variation undoubtedly would differ somewhat from that reported here. The movements of values can be affected by changes in the levels of prices or real incomes and by other nonseasonal factors as well as by the effects of seasonality. In the period covered by this survey, food prices were rising. The food-at-home component of the Consumer Price Index, adjusted for seasonal change, rose from 107.1 in the first 3 months to 111.2 in the last 3. Nevertheless, the survey data are illustrative of the variation--or lack of variation--that seasonality introduced in the money value of food consumed at home and of the individual shifts in the use of foods that together make up the seasonal pattern.

The seasonal differences in the average money value of food used at home by farm households were primarily related to changes in the pattern of home production. Per person expenditures in these households remained approximately constant throughout the survey year but home production varied by 30 percent from the spring low to the summer high. The pattern of home production varied more sharply in urban and rural nonfarm households, but these households produced so little of their own food that the variations in its value had little effect on the level of the total value of food consumed at home.

Vegetables and fruits are the important food groups in shifting the per person value of food consumed at home upward in the summer on the farm. The shift in vegetables was particularly sharp, increasing over 50 percent from the seasonal low in the fall and winter to the seasonal high. The meat (meat, poultry, and fish) and milk (milk, cream, and cheese) groups, both of which peaked in the winter, moderated the seasonal shifts in total value.

The money value of the vegetable and fruit groups also showed sharp seasonal variation in the rural nonfarm pattern but relatively little variation in urban households. The unimportance of home production in urban areas explains this difference.

Variation in the foods used within food groups explains some of the shifts noted. On farms the quantity of tomatoes used per person was two and one-half times as large in the summer as in the spring, and because more of the summer tomatoes were fresh, the average unit price increased slightly. The resulting variation in the total value of tomatoes consumed was an important factor in the increase in total value of vegetables, and therefore of all foods used at home on farms. The consumption of noncitrus fruits

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<sup>1/</sup> The seasons are as follows: Spring--April through June 1965; summer--July through September 1965; fall--October through December 1965; and winter--January through March 1966.

Table 1.--Money value of food used at home per person per week, by season and urbanization, 1965-66

Food class	Urban				Rural nonfarm				Rural farm			
	Spring	Summer	Fall	Winter	Spring	Summer	Fall	Winter	Spring	Summer	Fall	Winter
	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
All -----	9.10	8.88	9.06	8.90	8.18	8.60	8.21	8.36	7.98	8.80	7.88	8.07
By source:												
Purchased -----	8.81	8.51	8.73	8.63	7.36	7.45	7.23	7.66	5.34	5.34	5.12	5.21
Home-produced -----	.10	.15	.13	.07	.55	.77	.69	.47	2.46	3.21	2.50	2.64
Other -----	.19	.23	.20	.20	.27	.35	.27	.24	.18	.25	.25	.22
By food group:												
Meat, poultry, fish	3.04	3.00	3.13	3.08	2.53	2.65	2.72	2.74	2.56	2.68	2.68	2.71
Other protein food	.46	.42	.50	.49	.46	.46	.48	.49	.42	.39	.45	.46
Milk, cream, cheese	1.12	1.12	1.16	1.16	1.08	1.05	1.11	1.13	1.11	1.16	1.12	1.18
Grain products -----	1.12	1.04	1.10	1.09	1.04	1.05	1.04	1.08	.94	.99	.93	.94
Vegetables -----	1.08	1.08	.98	.98	1.04	1.26	.96	.95	1.06	1.52	.97	.97
Fruits -----	.68	.68	.63	.64	.61	.64	.55	.58	.60	.69	.54	.63
Sugars, sweets -----	.54	.54	.51	.47	.55	.56	.48	.51	.56	.59	.50	.49
Fats, oils -----	.31	.28	.31	.30	.31	.31	.31	.31	.33	.34	.34	.34
Other -----	.76	.71	.72	.69	.56	.57	.54	.58	.40	.44	.34	.36

Source: Unpublished data from the Household Food Consumption Survey, 1965-66.

Table 2.--Nutrients furnished by a dollar's worth of food consumed at home, by season and urbanization, 1965-66

Nutrient	Urban				Rural nonfarm				Rural farm			
	Spring	Summer	Fall	Winter	Spring	Summer	Fall	Winter	Spring	Summer	Fall	Winter
Food energy -----cal--	2,410	2,360	2,440	2,370	2,830	2,730	2,850	2,780	3,180	2,970	3,220	3,110
Protein -----g--	81	79	82	80	89	85	91	88	98	90	98	95
Calcium -----mg--	840	830	860	870	990	920	1,020	1,000	1,060	970	1,100	1,100
Iron -----mg--	14.8	14.3	14.9	14.6	16.8	16.1	17.2	17.0	18.8	17.5	18.8	18.3
Vitamin A value -IU--	5,920	5,910	6,120	5,650	5,550	6,020	6,640	6,060	5,900	6,270	7,800	6,940
Thiamin -----mg--	1.18	1.15	1.20	1.17	1.38	1.33	1.39	1.40	1.55	1.47	1.58	1.54
Riboflavin-----mg--	1.82	1.78	1.85	1.82	2.01	1.94	2.07	2.04	2.21	2.08	2.26	2.24
Ascorbic acid-----mg--	81	81	79	84	81	89	79	85	79	91	82	85

Source: Unpublished data from the Household Food Consumption Survey, 1965-66.

on farms in the summer about doubled. But because the price per pound averaged about 60 percent lower in the summer than in the spring, the rise in total value was moderate.

The use of dark-green and deep-yellow vegetables on farms peaked in the fall. The quantity used then was about three times as great as in summer, but the average price fell more than enough to compensate for the increase in use. As a result, the total value of these vegetables was less in fall than in the summer and contributed to the decline in the value of vegetables consumed.

These seasonal shifts in food selection affect the relative costs of nutrients in farm diets over the year. About 15 percent more ascorbic acid was supplied by a dollar's worth of food in summer than in spring (table 2). The shifts in tomato consumption account for most of this increase. Most other nutrients were less costly in the fall than at other seasons. The high consumption and low price of dark-green and deep-yellow vegetables were important in providing relatively large amounts of calcium and vitamin A value per dollar of food. Relatively heavy use of enriched grain or whole grain products also added to the calcium provided per dollar of food. Vitamin A value and calcium per dollar of food used in the fall exceeded their levels at their low seasons by 32 and 13 percent, respectively.

The quantities of nutrients per dollar's worth of food in urban diets varied relatively little. This is to be expected as the foods consumed in urban households did not show the seasonal variation found in farm households.

--Arletta M. Beloian

#### NEW YORK FAMILY BUDGET ANNUAL PRICE SURVEY

The Community Council of Greater New York has issued its "Annual Price Survey," that reflects budget costs in October 1970 for self-supporting families in New York City. The Survey, which is updated and published each year, gives cost data for the "Family Budget Standard" revised by the Community Council in 1969. The budget is an adaptation of the Bureau of Labor Statistics 1966 budget for a moderate level of living. It provides budget components such as food, clothing, medical care, and housing. The kinds of goods and services used to determine the cost of the budget are typical of purchases made by families with moderate income.

The "Family Budget Standard" provides a basis for (1) assessing the economic status of the family, (2) counseling families on money management, and (3) determining either the eligibility of families for free social and health services or fees for these services based on ability to pay.

The "Annual Price Survey" is available for \$3, and the "Family Budget Standard" for \$4 from the Community Council of Greater New York, 225 Park Avenue South, New York, N.Y. 10003.

## CONVENIENCE AND THE COST OF POTATOES AND ORANGE JUICE

Built-in convenience in most processed potato products and in orange juice frequently results in lower cost to the consumer. The cost of french fried, mashed, and au gratin potatoes made from fresh potatoes and from processed products and the cost of orange juice, fresh and processed, are shown here as examples of cost differences that might occur.

Potatoes.--Frozen french fries and processed mashed potatoes cost the same as or less than those prepared from a family-type recipe. Dehydrated au gratin potatoes, prepared according to package directions, cost more, according to the following estimates developed from Washington, D.C., prices, June 1971:

Item	Price per market unit	Servings per unit <u>1/</u>	Cost per 1/2 cup serving <u>2/</u>	Cost relative to cost of home- prepared product
	<u>Cents</u>	<u>Number</u>	<u>Cents</u>	<u>Percent</u>
<u>Au gratin potatoes</u>				
Home prepared; 1 lb. potatoes used -----	13	7.0	8.0	100
Dehydrated; 5.5 oz. package -----	49	4.6	11.2	140
<u>Mashed potatoes</u>				
Home prepared; 1 lb. potatoes used -----	13	4.1	3.8	100
Dehydrated:				
6.5 oz. package -----	30	10.3	3.8	100
13 oz. package -----	60	20.6	3.8	100
32 oz. package -----	104	50.7	2.9	76
<u>French fried potatoes</u>				
Home prepared; 1 lb. potatoes used -----	13	3.8	6.4	100
Frozen:				
9 oz. package -----	19	3.2	5.8	91
32 oz. package -----	50	11.4	4.3	67

Potatoes from small packages of dehydrated potatoes and frozen fries cost about the same as home-prepared ones. Buying the large package resulted in worthwhile savings. From the 32-ounce family-size container, a serving of mashed potatoes cost 1/4 less and a serving of french fries 1/3 less than similar servings home prepared. Because these potato products are processed and relatively compact, they can, with proper storage facilities, be stored longer and more conveniently than fresh forms.

1/ Number of 1/2 cup servings may differ slightly by brand.

2/ Includes costs of all ingredients required for preparation.

Orange juice. -- Orange juice made from three processed forms cost much less than fresh, home-squeezed juice, as the following table, prepared from Washington, D.C., prices, June 1971, shows:

Orange juice	Price per market unit	Servings per unit	Cost per 1/2 cup serving	Cost relative to cost of home- squeezed juice
	<u>Cents</u>	<u>Number</u>	<u>Cents</u>	<u>Percent</u>
Home squeezed; 5 lb. oranges used -----	78	8.6	9.1	100
Fresh, store squeezed; 32 fl. oz. container-	44	8.0	5.5	60
Canned juice:				
18 fl. oz. can -----	19	4.5	4.3	47
46 fl. oz. can -----	46	11.5	4.0	44
Frozen concentrate:				
6 fl. oz. can -----	24	6.2	4.0	44
12 fl. oz. can -----	46	12.4	3.7	41
16 fl. oz. can -----	60	16.6	3.7	41

Frozen orange concentrate was the best buy in orange juice. Reconstituted juice from a 6-fluid-ounce can cost less than 1/2 as much as the same amount of home-squeezed juice. There was little cost advantage from buying the large-sized cans.

Canned orange juice was also a good buy in relation to home-squeezed juice. A serving of juice from an 18-fluid-ounce can or a 46-fluid-ounce can cost less than half as much as home-squeezed juice.

Fresh, store-squeezed juice, the most expensive per serving of the three processed orange juices, cost only 60 percent as much as home-squeezed juice.

Seasonal differences. -- Seasonal variations in price, which are greater for fresh oranges and potatoes than for the processed forms, alter the cost relationships of these convenience and home-prepared foods. For example, according to monthly prices for Washington, D.C., in 1970-71, released by the Bureau of Labor Statistics, orange juice from the 6-ounce can of frozen concentrate cost 1/3 as much as home-squeezed juice in September-October, when the price of fresh oranges was highest. It cost 1/2 as much as home-squeezed juice in December, when the price of fresh oranges was lowest.

Frozen french fries ranged from 10 percent less than home-prepared fries in June-July, when the price of fresh potatoes was highest, to 10 percent more in November-December when the price of fresh potatoes was lowest.

Other factors affecting cost of a serving. -- Costs in this article should be used only as an indication of the relationships that might occur. The cost of a serving of potatoes and orange juice may differ considerably from those shown for a number of reasons. Estimates of the cost of these products prepared at home allowed for the nor-

mal peeling of potatoes and squeezing of oranges. Thick peeling and incomplete squeezing will decrease the yield, thus increasing the cost of a serving.

Other reasons for a difference in cost, some of which the homemaker can control, may be:

- (1) Prices in the store where purchased.
- (2) "Special" prices on items used.
- (3) Brand of processed product selected.
- (4) Quality, variety, and packaging of fresh produce selected.
- (5) Ingredients used in home recipe.

--Cynthia Cromwell

### FAMILY DIETS COSTING LESS THAN THE ECONOMY PLAN

One out of 10 urban families in USDA's most recent nationwide household food consumption survey<sup>1/</sup> used food valued at less than the cost of the economy food plan. This article presents information on food consumption and dietary quality for a group of these families. The group studied here used food at home valued at \$3 to \$5 per person in a week in 1965-66. The average money value of the food they used was \$4.23 per person in a week -- 12 percent below the cost of the economy plan for these families at that time, \$4.78.

The economy plan is an assortment of foods that provides a nutritionally adequate diet at a cost that is 20 percent below the low-cost plan.<sup>2/</sup> It is used by the Secretary of Agriculture as a basis for setting food stamp issuance levels for families participating in the Food Stamp Program. Approximately half the families using food worth \$3 to \$5 per person in 1965-66 reported incomes that, if adjusted to current levels, would have made them eligible for food stamps under the income thresholds proposed in 1971.

The group of families studied used smaller amounts of food from most of the food groups than the economy plan suggests (table 1). They used less milk, cream, and cheese; eggs; dry beans, peas, and nuts; vegetables and fruit; and grain products. However, they used more meat, poultry, and fish, and sugars and sweets than called for in the plan.

Differences in the foods used by the families and foods in the plan were reflected in the distribution of the food dollar (table 2). Families used a larger share of their food dollar for meat, poultry, and fish (31 percent) than the economy plan assumes (18 percent), but less for milk, cream, and cheese (14 percent) than the plan (18 percent). They also used less of their food money for vegetables and fruit (18 percent) than the plan (24 percent) and less for grain products (15 percent) compared with 21 percent in the plan.

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<sup>1/</sup> Unpublished data from Household Food Consumption Survey, 1965-66.

<sup>2/</sup> The current cost of the low-cost plan is shown on p. 23.

Table 1.--Food used per person in a week: Economy food plan and urban households using food valued at \$3 to \$5 per person per week, 1965-66

Food group	Unit	Economy food plan <u>1/</u>	Urban households using food worth \$3-\$5		
			All	With good diets <u>2/</u>	With poor diets <u>3/</u>
Milk, cream, cheese (milk equivalent) -----	Qt.	3.83	2.61	4.51	2.25
Meat, poultry, fish -----	Lb.	1.70	2.58	2.64	2.50
Eggs -----	Doz.	.41	.36	.37	.33
Dry beans, peas, nuts ---	Lb.	.43	.28	.42	.26
Grain products (flour equivalent) -----	Lb.	2.87	2.04	2.67	1.92
Vegetables, fruit -----	Lb.	7.72	5.04	6.28	4.50
Fats, oils -----	Lb.	.53	.54	.53	.52
Sugars, sweets -----	Lb.	.58	.88	.95	.86

1/ Amounts shown take into account the composition of the selected survey families.

2/ Providing Recommended Dietary Allowances (RDA) (1963) for 7 nutrients.

3/ Providing less than two-thirds RDA for one or more nutrients.

Note: 21 meals at home in a week is equal to 1 person.

Table 2.--Distribution of food dollar: Economy food plan and urban households using food valued at \$3 to \$5 per person per week, 1965-66

Food group	Economy food plan	Urban households using food worth \$3-\$5		
		All	With good diets <u>1/</u>	With poor diets <u>2/</u>
	Percent	Percent	Percent	Percent
Milk, cream, cheese -----	18	14	19	13
Meat, poultry, fish -----	18	31	24	32
Eggs -----	3	4	4	4
Dry beans, peas, nuts -----	3	2	2	2
Grain products -----	21	15	17	15
Vegetables, fruit -----	24	18	20	17
Fats, oils -----	4	4	3	4
Sugars, sweets -----	3	4	4	4
Accessories -----	6	7	6	8
Total -----	100	100	100	100

1/ Providing Recommended Dietary Allowances (RDA) (1963) for 7 nutrients.

2/ Providing less than two-thirds RDA for one or more nutrients.

Note: 21 meals at home in a week is equal to 1 person.

Only 5 percent of these urban families had diets that provided the Recommended Dietary Allowances (RDA) established in 1963 by the National Academy of Sciences-National Research Council for protein, calcium, iron, vitamin A value, thiamin, riboflavin, and ascorbic acid. Such diets are considered to be good. Sixty-five percent of the families had diets that furnished less than two-thirds of the allowance for one or more of these nutrients. These diets are rated poor. They could be nutritionally inadequate if used over an extended period of time, but do not necessarily represent a condition of serious hunger or malnutrition. Ascorbic acid, calcium, and vitamin A value were the nutrients most often short of the allowance. Few diets provided less than two-thirds of the allowance for protein.

<u>Nutrient</u>	Diets providing--	
	<u>Allowance</u> <u>Percent</u>	<u>Less than 2/3 allowance</u> <u>Percent</u>
All 7 nutrients (good diets) ----	5	--
1 to 7 nutrients (poor diets) ---	--	65
Protein -----	64	5
Calcium -----	24	35
Iron -----	50	11
Vitamin A value -----	41	34
Thiamin -----	61	10
Riboflavin -----	63	8
Ascorbic acid -----	32	37

The good diets more closely resembled the economy food plan in amounts of food groups used and distribution of food money than did the poor diets. However, even families with good diets used a slightly larger share of each food dollar for meat, poultry, and fish and a smaller share for vegetables and fruit than the plan called for. The data indicate that some of the families with poor diets could have improved the quality of their diets if they had bought milk and vegetables and fruit with some of the money they used for meat, poultry, and fish, and accessories--including coffee, tea, soft drinks, and condiments.

Most families spending at or below the cost of the economy plan do not select foods that would provide a good diet for all family members. Considerable skill and interest in buying and preparing food is required to provide a good diet for as little as the cost of this plan. Guidance materials based on the economy food plan for the use of leaders and aides who help and encourage families on very limited food budgets to select good diets are listed below:

"Food Makes the Difference, Ideas for Economy-Minded Families," USDA, PA-934. Includes a week's menus that might be used by families in the Food Stamp Program or other families on limited food budgets. It also includes a food list for preparing the menus for a family of four and for a family of six, and lists of foods from each of the four basic food groups that are usually good buys.

"Food Makes the Difference, Ideas for Families Using Donated Foods," USDA PA-935, includes a week's menus that might be used by families participating in the Commodity Distribution Program, a food list for preparing the menus for a family of four, and lists of foods from each of the four basic food groups that are usually good buys.

"Food Makes the Difference, Ideas for Leaders Working with Economy-Minded Families," USDA PA-937, presents the economy food plan and its costs in March 1971, tells how the leader can estimate the amounts of food needed and the cost of the foods in the plan for any family.

PA-934 and PA-935 may be ordered in quantities for families from the Food and Nutrition Service, Office of Information, 500 12th Street, S.W., Washington, D.C. 20250.

PA-937 may be ordered for leaders and aides from Consumer and Food Economics Research Division, ARS, USDA, Federal Center Building, Hyattsville, Md. 20782.

--Betty B. Peterkin

#### USDA ISSUES NEW REGULATIONS FOR FOOD STAMP PROGRAM

On July 22, the U.S. Department of Agriculture announced revised regulations for the Food Stamp Program which establish uniform eligibility and operational standards. Of particular interest to FER readers are the maximum income levels at which families are eligible for food stamps, the food stamp allotments, and purchase requirements as these indicate the current scope of the program.

Eligibility will be determined according to uniform national income and resource standards set by the Secretary of Agriculture. Standards for Alaska and Hawaii are adjusted in accordance with the separate poverty guidelines and other factors peculiar to those States. Households in which all members are receiving public assistance are eligible without regard to the income and resource requirements.

Maximum monthly income eligibility levels are:

<u>Household size</u>	<u>48 States and D.C.</u>	<u>Alaska</u>	<u>Hawaii</u>
1-person -----	170	208	193
2-person -----	222	272	254
3-person -----	293	400	373
4-person -----	360	480	467
5-person -----	427	573	560
6-person -----	493	667	640
7-person -----	547	733	707
8-person -----	600	800	773
Each additional person -----	Add \$53	Add \$67	Add \$67

The food stamp allotment--that is, the total value of food stamps a household is authorized to receive during each month--is geared to the cost of the USDA economy family food plan. The amount of money paid by households is set not to exceed 30 per cent of income. Households may elect to have payment for their full allotment deducted regularly from money they get from any federally-aided assistance program. They may elect, at time of issuance, to buy all, three-quarters, one-half, or one-quarter of their monthly food stamp allotment, with their payment adjusted accordingly. Examples of monthly allotments and amounts to be paid by recipients in the 48 States and the District of Columbia are shown in the table. For detailed issuance tables, including data for Alaska and Hawaii, see The Federal Register, July 29, 1971, pp. 14118-14120.

The new food stamp regulations also set new definitions of households, require work registration as a condition of eligibility, permit use of food stamps in "meals on wheels" programs for the feeble or disabled elderly, and require States to develop "out-reach" plans.

New State operational plans incorporating the USDA regulations are to be submitted for USDA approval by September 27, 1971. Implementation is to begin within 30 days of USDA approval.

Monthly food stamp allotments and amounts paid for food stamps by households

Selected monthly net income levels	For a household of:			
	1 person	2 persons	4 persons	6 persons
	The monthly food stamp allotment is:			
	\$32	\$60	\$108	\$148
And the amount paid by the household is:				
\$ 0 - 19.99 -----	\$ 0	\$ 0	\$ 0	\$ 0
20 - 29.99 -----	1	1	0	0
100 - 109.99 -----	18	23	25	27
150 - 169.99 -----	26	36	41	43
190 - 209.99 -----		48	53	55
210 - 229.99 -----		54	59	61
250 - 269.99 -----			71	73
290 - 309.99 -----			83	85
330 - 359.99 -----			95	97
360 - 389.99 -----			99	106
450 - 479.99 -----				133
480 - 509.99 -----				139

## FOOD PRODUCT DATING

In the past year several bills have been introduced in Congress to require that packaged perishable foods bear labels specifying the date after which products should not be sold. Several retail chains have initiated open code dating programs, and many processors are studying the possibility of open dating their products.

Open dating of products is unusual in the United States at present. According to most food processors, product codes--including dates--are intended primarily as inventory and quality-control devices. They enable the processor to identify the product and the source of its raw materials; they allow for stock rotation on a first-in, first-out basis; they enable the company personnel to withdraw overage products from the retail shelf; they help the company trace and handle consumer complaints; they can be used to identify product lots if recall becomes necessary; and they make it possible to trace product movement in the marketplace.

Opinions on open dating range from those who see code dates as a top-secret management tool to those who recommend full disclosure of all possible product information on the label. One objection to open dating is that a date used alone does not give the consumer adequate information for judging product quality. For most foods, temperature is a far more important quality determinant than simple elapsed time. Some people feel that any date may actually be a false assurance of quality because if the temperature has not been properly maintained in handling, the food will not be of good quality even if its "pull" date is still months away. Open dating advocates argue that a date should not mean a guarantee of quality; it is only a useful guide for the shopper both in the store and in the home, and a way of making the retailer's job easier.

Another objection to open dating is that it would cause wastage of good food and so would lead to unnecessary price increases. Unless the entire supply of an item carried the same date, consumers would pass over the older items for the newer, and eventually these items would become overage. However, experience in several European countries has shown that these problems are temporary, and that they can be minimized by using a future date, such as a pull date or an expiration date, rather than a date of manufacture.

If open dating were to be required, the problem of which date to use would have to be resolved. A Rutgers University study team recommended that the date the food is put on the retail shelf be stamped indelibly on each unit of most foods and that educational material on in-home storage be furnished to the consumer. Some individuals favor the use of a date of manufacture or date of final packaging; opponents of this type of date point out the difficulties involved with items seasonally packed or stored for a period of time before final packing. Another possibility is the use of an expiration date--the date after which a product should not be consumed. However, because of shelf life variability and the typically gradual rate of quality loss, it is not technically feasible to set a precise expiration date. A retail pull date is often suggested; the pull date, set by the processor, allows for adequate storage time in the home even if the item is purchased on the last day of allowable sale. Another possibility is durability dating--that is, a date that tells the consumer how long he can expect the product to maintain optimum quality when it is stored at the temperature specified by the manufacturer.

Most refrigerated dough products, where yeast is an important quality factor, are durability dated by the processor. This is the only widely distributed food product where an open date is used and explained by the manufacturer as an indicator of quality.

Many of the arguments on open dating--both pro and con--are based on conjecture rather than objective research data. The existing information should be supplemented, according to USDA's Economic Research Service, by monitoring and evaluating the open dating program of at least one large U.S. retail chain. The results should help to provide a better indication of the usefulness and feasibility of open dating from the perspective of the consumer as well as the processor and retailer.

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Sources: Taylor, Eileen F., "Food Product Dating," The Marketing and Transportation Situation, November 1970, pp. 28-33. Department of Food Science, Rutgers University, in cooperation with the U.S. Department of Agriculture, Economic Research Service, Food Stability Survey, Vol. 1, February 1971.

#### SOME NEW USDA PUBLICATIONS

(Please give your ZIP code in your return address when you order these.)

Single copies of the following are available free from the Office of Information, U.S. Department of Agriculture, Washington, D.C. 20250:

- . HOME CANNING OF FRUITS AND VEGETABLES. HG 8.
- . EGGS IN FAMILY MEALS: A GUIDE FOR CONSUMERS. HG 103.
- . SOAPS AND DETERGENTS FOR HOME LAUNDERING. HG 139.
- . GROWING TOMATOES IN THE HOME GARDEN. HG 180.
- . INDOOR GARDENS WITH CONTROLLED LIGHTING. HG 187.
- . GROWING ORNAMENTALS IN URBAN GARDENS. HG 188.
- . 4-BEDROOM FARMHOUSE... FRAME CONSTRUCTION, PLAN NO. 7188.  
M 1191.

Single copies of the following are available free from C&MS Information Division, U.S. Department of Agriculture, Washington, D.C. 20250:

- . USDA GRADING STANDARDS FOR FOOD AND HOW THEY ARE DEVELOPED AND USED. C&MS 90.

# CHARACTERISTICS OF THE POPULATION IN METROPOLITAN AND NONMETROPOLITAN AREAS: 1970 AND 1960

The resident population of the United States numbered 202.5 million in March 1970, an increase of almost 24 million persons over the past decade. About 80 percent of this increase has been in metropolitan areas--almost all in the suburban rings. The pattern of growth has resulted in a shift in the population distribution as follows:

	<u>Population distribution</u>	
	<u>1970</u>	<u>1960</u>
	<u>Percent</u>	<u>Percent</u>
Total -----	100	100
Metropolitan -----	65	63
Inside central cities -----	29	32
Outside central cities -----	36	30
Nonmetropolitan -----	35	37

The South, long the most rural region, became predominately metropolitan during the decade. In 1970, the regions ranged in the proportions of their populations in metropolitan areas between 78 percent in the Northeast and 51 percent in the South.

A larger proportion of the Negro than the white populations were in metropolitan areas in 1970--71 and 64 percent, respectively. The white metropolitan population was largely suburban (60 percent); the Negro, even more heavily concentrated in central cities (78 percent).

Family income.--Real incomes increased in both metropolitan and nonmetropolitan areas during the past decade, although the dollar gap between them remains about the same. The median family income of metropolitan families was \$10,260 in 1969 compared with \$7,980 for nonmetropolitan families. In 1959 the comparable figures were \$7,880 and \$5,650 in terms of 1969 purchasing power. Within metropolitan areas, the disparity between incomes of central city and suburban families increased. In 1959, the median income of central city families was 89 percent of the suburban median; in 1969, 83 percent.

The discrepancy between the incomes of Negro and white families continues to be greater in nonmetropolitan than in metropolitan areas but more progress toward closing the gaps was made in nonmetropolitan areas. In 1969, median incomes were:

	<u>White families</u>	<u>Negro families</u>
Metropolitan areas -----	\$10,646	\$6,836
Nonmetropolitan areas -----	8,312	3,969

Families with a man as head continued to have median incomes about twice as high as those with a woman head. In metropolitan areas, the median income in 1969 for

families with a man as head was \$10,810 compared with \$5,300 for families with a woman as head.

By 1969 a majority of persons living below the poverty level were in metropolitan areas--51 percent in contrast to 44 percent in 1959. However, a larger proportion of the population outside than inside metropolitan areas was in poverty in 1970, as was the situation in 1959. The trend to the suburbs has not affected the poor. About 62 percent of the metropolitan poor lived in central cities in both 1959 and 1969.

Educational attainment.--The proportion of persons 25 to 29 years of age in metropolitan areas who had completed 4 years of high school or more increased from 64 percent in 1960 to about 78 percent in 1970. In the nonmetropolitan areas, about 70 percent of the persons in this age group had completed 4 years of high school or more in 1970 as compared with 56 percent in 1960. Men in both residential areas made greater educational gains than women. More than 80 percent of the men age 25 to 29 living in metropolitan areas in 1970 had completed 4 or more years of high school compared with 76 percent of the women. In 1960, 64 percent of both men and women had completed this much schooling.

Labor force participation and occupation.--In 1970 the labor force participation rate of men in metropolitan areas was about 79 percent, down from 82 percent in 1960. In nonmetropolitan areas the rate declined from 77 to 76 percent. In contrast, the labor force rates of women have increased in all residential areas:

	<u>1970</u> <u>Percent</u>	<u>1960</u> <u>Percent</u>
Metropolitan -----	43	38
Inside central cities -----	45	41
Outside central cities -----	42	34
Nonmetropolitan -----	41	32

The number of employed women in metropolitan areas increased by 5.6 million during the past decade. Professional and technical, clerical, and service workers accounted for most of the increase. The number of employed men in metropolitan areas increased by 3.2 million during this period, with most of the increase among professional and technical and managerial workers.

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Source: U.S. Bureau of the Census, Current Population Reports, Series P-23, No. 37, "Social and Economic Characteristics of the Population in Metropolitan and Nonmetropolitan Areas: 1970 and 1960." U.S. Government Printing Office, Washington, D.C., 1971.

## CONSUMER PRODUCT INFORMATION INDEX

Consumer Product Information, an index of 211 selected, low-cost Federal publications about consumer products, services, and problems has been issued recently by the Consumer Product Information Coordinating Center in the General Services Administration with assistance from the Office of Consumer Affairs, Executive Office of the President. The Index is available free from the Consumer Product Information Distribution Center, Washington, D.C. 20407.

### HOW MEDICAL STUDENTS FINANCE THEIR EDUCATION

Students attending medical school in 1967-68 spent an average of \$4,394 for living and educational expenses, according to a recently published survey by the Public Health Service.<sup>1/</sup> For single students the average was \$3,421, and for married students, the average ranged from \$5,727 for those with no children to \$6,310 for those with two children or more.

Medical students met their school and living expenses from a number of sources --gifts and loans supplied by their families, their own earnings and savings, and loans from sources outside their families. Married students relied heavily on their spouses' earnings. Other findings include the following:

- Two in 3 medical students had financial help from their families, and 2 in 5 students had loans from nonfamily sources.
- One in 3 medical students received a nonrefundable grant for the 1967-68 school year.
- Twenty-three percent of all medical students worked during the school term. Students with children were more likely to work and to work more hours than students without children.
- Twenty-one percent of the students reported debts for college expenses. The average amount owed ranged from \$1,557 among freshmen to nearly \$4,400 for seniors.
- One in 5 students in medical schools came from a family whose annual income was \$25,000 or more, although only one in 50 families in the United States had incomes so high.

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<sup>1/</sup> "How Medical Students Finance Their Education," Health Services and Mental Health Administration, March 1971, pp. 208-209. Single copies of the survey are available from the Information Office, Bureau of Health Manpower Education, Building 31, National Institutes of Health, Bethesda, Md. 20014.

## WORKING LIFE AND YEARS IN RETIREMENT

The life expectancy of U.S. males has risen over the years. Moreover, they stay in school longer and retire earlier. Consequently a smaller proportion of their lives will be spent in the labor force and a larger proportion in retirement. The proportion of his remaining years of life that the average U.S. male could expect to spend at work at selected years of age has changed as follows:

<u>Age</u>	<u>1940</u> Percent	<u>1950</u> Percent	<u>1960</u> Percent	<u>1968</u> Percent
0 -----	66.7	64.0	62.2	61.7
16 -----	85.0	82.7	80.4	80.4
40 -----	76.0	77.9	74.6	71.8
60 -----	51.2	54.2	46.2	40.0

Depending on his age in that year, the average U.S. male in 1968 could expect the following number of years in retirement:

<u>Age</u>	<u>Years in retirement</u>
16 -----	7.6
40 -----	7.9
60 -----	8.2
80 -----	2.7

As with all averages, these figures conceal considerable variation. Some men will die before they reach retirement and so will spend their entire lives in the labor force. Others will exceed the average life expectancy and so will spend more years than average in retirement and a shorter part of their lives in the labor force.

Even though the data do not apply to the individual, they are of value to the Nation and community in establishing programs for the elderly and for the individual in planning for his retirement.

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Source: Fullerton, Howard N., "A Table of Expected Working Life for Men, 1968." Monthly Labor Review, June 1971.

## NEW FTC RULING ON ADVERTISED FOOD SPECIALS

Sufficient quantities of advertised food and grocery specials must now be readily available in the advertisers' stores and must be sold at the advertised price or less. This is the requirement of a new trade regulation rule issued by the Federal Trade Commission which became effective July 12, 1971. The new rule also bans the use of general advertising disclaimers such as "not all items available at all stores" and "available at most stores," but approves the use of specific disclaimers such as "available only at stores featuring delicatessen departments." Violations of this rule should be reported to the Federal Trade Commission, Washington, D.C. 20580.

## MAJOR APPLIANCE CONSUMER ACTION PANEL

The Major Appliance Consumer Action Panel (MACAP) was set up in 1970 to provide a means of communication between consumers and the major appliance industry. The panel of eight consumer experts--chosen from outside industry--reviews and mediates consumer complaints, suggests ways of speeding up procedures for handling complaints, and reviews the causes of complaints. To better understand the problems consumers are having in the choice, purchase, and use and care of home appliances the panel also conducts special studies. Studies currently underway include clarity of warranties, service repair costs, availability and organization of service facilities, and accuracy and extent of information at point-of-purchase. On the basis of these studies, recommendations will be made to consumers on how to purchase and secure maximum benefits from major appliances, and to industry on how to make improvements in products and in the marketing and servicing of these products.

MACAP is sponsored by three major industry associations--the Association of Home Appliance Manufacturers, the Gas Appliance Manufacturers Association, and the American Retail Federation. It deals only with major household appliances including dehumidifiers, disposers, dishwashers, home laundry equipment, gas incinerators, ranges, refrigerator-freezers, room air conditioners, and water heaters. It does not handle televisions, radios, stereos, or small appliances. For more information write to: MACAP, 20 North Wacker Drive, Chicago, Ill. 60606.

## FLAMMABILITY STANDARD ISSUED ON CHILDREN'S SLEEPWEAR

The U.S. Department of Commerce issued a final flammability standard on children's sleepwear in July 1971. The standard applies to children's pajamas, nightgowns, robes, and other sleepwear, in sizes up to and including 6X, offered for sale in interstate commerce. The standard requires that fabrics and garments must not ignite and burn when tested in a vertical position by a brief exposure to flame. Standards are also set for fabrics that melt and drip on contact with flame.

The flammability standard, which becomes effective in July 1972, allows for the temporary labeling to July 1973 of all garments that do not meet the standard. The label must read: "Flammable (Does not meet U.S. Department of Commerce Standard DOC FF-3-71.). Should not be worn near sources of fire." Garments manufactured after July 30, 1973, that do not comply with the standard will be ruled off the market. The Department of Commerce stated that an earlier mandatory compliance date is not feasible because the machinery and the procedures do not presently exist for fire-retardant treatment of about 80 percent of the volume of sleepwear now being marketed. An earlier date would not achieve the goal of protecting children but would only create shortages of goods.

# COST OF FOOD AT HOME

Cost of food at home estimated for food plans at three  
cost levels, June 1971, U.S. average 1/

Sex-age groups <u>2/</u>	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate- cost plan	Liberal plan	Low-cost plan	Moderate- cost plan	Liberal plan
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
<u>FAMILIES</u>						
Family of 2:						
20 to 35 years <u>3/</u> -----	18.80	24.00	29.50	81.70	103.70	127.50
55 to 75 years <u>3/</u> -----	15.50	19.90	24.10	66.90	86.50	104.00
Family of 4:						
Preschool children <u>4/</u> -	27.20	34.70	42.30	118.40	150.40	183.00
School children <u>5/</u> ----	31.80	40.50	49.80	137.60	175.60	215.50
<u>INDIVIDUALS <u>6/</u></u>						
Children, under 1 year --	3.60	4.60	5.10	15.70	19.80	22.10
1 to 3 years -----	4.60	5.80	7.00	20.10	25.30	30.20
3 to 6 years -----	5.50	7.10	8.50	24.00	30.80	36.90
6 to 9 years -----	6.80	8.60	10.80	29.20	37.50	46.70
Girls, 9 to 12 years ----	7.70	9.90	11.60	33.20	42.90	50.20
12 to 15 years -----	8.50	11.00	13.30	36.70	47.60	57.50
15 to 20 years -----	8.70	10.90	13.00	37.50	47.20	56.10
Boys, 9 to 12 years ----	7.90	10.10	12.20	34.10	43.80	52.90
12 to 15 years -----	9.20	12.10	14.40	40.00	52.50	62.60
15 to 20 years -----	10.70	13.50	16.30	46.20	58.50	70.70
Women, 20 to 35 years ---	7.90	10.10	12.20	34.40	43.70	52.70
35 to 55 years -----	7.60	9.70	11.70	32.90	42.00	50.70
55 to 75 years -----	6.50	8.30	10.00	28.00	36.10	43.10
75 years and over ----	5.90	7.40	9.10	25.40	32.10	39.30
Pregnant -----	9.40	11.80	13.90	40.90	51.00	60.30
Nursing -----	11.00	13.60	15.90	47.60	58.90	69.00
Men, 20 to 35 years ----	9.20	11.70	14.60	39.90	50.60	63.20
35 to 55 years -----	8.50	10.90	13.30	37.00	47.00	57.50
55 to 75 years -----	7.60	9.80	11.90	32.80	42.50	51.40
75 years and over ----	7.10	9.40	11.40	30.60	40.90	49.40

1/ Estimates computed from quantities in food plans published in Family Economics Review, October 1964. Costs of the plans were first estimated by using average price per pound of each food group paid by urban survey families at 3 income levels in 1965. These prices were adjusted to current levels by use of Retail Food Prices by Cities, released by the Bureau of Labor Statistics.

2/ Persons of the first age listed up to but not including the second age.

3/ 10 percent added for family size adjustment.

4/ Man and woman, 20 to 35 years; children 1 to 3 and 3 to 6 years.

5/ Man and woman, 20 to 35 years; child 6 to 9; and boy 9 to 12 years.

6/ Costs given for persons in families of 4. For other size families, adjust thus: 1-person, add 20 percent; 2-person, add 10 percent; 3-person, add 5 percent; 5-person, subtract 5 percent; 6-or-more-person, subtract 10 percent.

CONSUMER PRICES  
Consumer Price Index for Urban Wage Earners and Clerical Workers  
(1967 = 100)

Group	July 1971	June 1971	May 1971	July 1970
All items -----	121.8	121.5	120.8	116.7
Food -----	119.8	119.2	118.2	115.8
Food at home -----	118.1	117.4	116.3	114.6
Food away from home -----	126.5	125.9	125.3	120.5
Housing -----	124.5	124.0	123.2	119.2
Shelter -----	128.8	128.3	127.2	124.0
Rent -----	115.4	115.2	114.7	110.1
Homeownership -----	133.5	133.0	131.6	129.0
Fuel and utilities -----	115.5	114.6	114.4	107.5
Fuel oil and coal -----	117.5	117.4	117.2	109.6
Gas and electricity -----	114.7	114.6	114.4	106.6
Household furnishings and operation ----	118.9	118.7	118.1	113.7
Apparel and upkeep -----	119.3	120.1	120.2	115.3
Men's and boys' -----	119.9	121.4	121.2	116.2
Women's and girls' -----	119.3	119.9	120.4	114.5
Footwear -----	120.9	121.7	121.7	117.5
Transportation -----	119.5	119.6	118.8	113.4
Private -----	117.4	117.6	117.0	111.7
Public -----	139.0	139.0	136.4	129.3
Health and recreation -----	122.6	122.1	121.6	116.6
Medical care -----	129.3	128.6	128.1	121.3
Personal care -----	117.1	116.8	116.5	113.1
Reading and recreation -----	119.6	119.3	118.9	113.7
Other goods and services -----	121.2	120.3	119.9	116.2

Source: U.S. Department of Labor, Bureau of Labor Statistics

Index of Prices Paid by Farmers for Family Living Items  
(1967 = 100)

Item	July 1971	June 1971	May 1971	April 1971	March 1971	July 1970
All items -----	119	119	118	117	117	114
Food and tobacco -----	-	116	-	-	114	-
Clothing -----	-	125	-	-	124	-
Household operation -----	-	116	-	-	115	-
Household furnishings -----	-	114	-	-	113	-
Building materials, house -----	-	123	-	-	120	-

Source: U.S. Department of Agriculture, Statistical Reporting Service.